

Information to identify the case:

|                                 |                                  |   |
|---------------------------------|----------------------------------|---|
| Debtor 1:                       | Edwin F Guzman                   | Social Security number or ITIN: xxx-xx-6779 |
|                                 | First Name Middle Name Last Name | EIN: _____                                  |
| Debtor 2:                       | (Spouse, if filing)              | Social Security number or ITIN: _____       |
|                                 | First Name Middle Name Last Name | EIN: _____                                  |
| United States Bankruptcy Court: | District of New Jersey           | Date case filed in chapter: 13 8/6/18       |
| Case number:                    | 18-25743-CMG                     | Date case converted to chapter: 7 10/22/20  |

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

|   | About Debtor 1:   | About Debtor 2:   |
|---|---|---|
| 1. Debtor's full name                       | Edwin F Guzman  |   |
| 2. All other names used in the last 8 years |   |   |
| 3. Address                                  | 208 Grove Street<br>North Plainfield, NJ 07060  |   |
| 4. Debtor's attorney                        | Justin M Gillman<br>Gillman, Bruton & Capone, LLC<br>770 Amboy Ave<br>Edison, NJ 08837                          | Contact phone 732-661-1664<br>Email: <a href="mailto:ecf@gbclawgroup.com">ecf@gbclawgroup.com</a> |
| 5. Bankruptcy trustee                       | Bunce Atkinson<br>Bunce D. Atkinson, Chapter 7 Trustee<br>1011 Highway 71<br>Suite 200<br>Spring Lake, NJ 07762 | Contact phone 732-449-0525  |

For more information, see page 2 >

|   |   |   |
|---|---|---|
| <b>6. Bankruptcy clerk's office</b>   | 402 East State Street<br>Trenton, NJ 08608<br><br>Additional information may be available at the<br>Court's Web Site:<br><a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .   | Hours open: 8:30 AM – 4:00 p.m.,<br>Monday – Friday (except holidays)<br><br>Contact phone 609-858-9333<br><br>Date: 10/22/20   |
| <b>7. Meeting of creditors</b>  | <b>November 20, 2020 at 10:00 AM</b>  | Location:<br><br><b>Section 341 Meeting will be<br/>conducted by telephone. Please<br/>consult the docket or contact the<br/>trustee appointed to the case for<br/>access or call-in information.</b> |
| <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b> | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.<br><br>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.   |   |
| <b>8. Presumption of abuse</b>  | The presumption of abuse does not arise.<br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.   |   |
| <b>9. Deadlines</b>   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul><br><b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul><br><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b> | <b>Filing deadline:</b> 1/19/21   |
| <b>10. Proof of claim</b>   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.   | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  |
| <b>11. Creditors with a foreign address</b>   | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.   |   |
|   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:

Edwin F Guzman  
Debtor(s)

Case No. 18-25743-CMG

Chapter 7

District/off: 0312-3

User: admin

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Date Rcvd: Oct 22, 2020

Form ID: 309A

Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol**

| <b>Symbol</b> | <b>Definition</b>  |
|---------------|--|
| +             | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++            | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2020:****Recip ID****Recipient Name and Address**

|           |   |
|-----------|---|
| db        | + Edwin F Guzman, 208 Grove Street, North Plainfield, NJ 07060-4743   |
| tr        | + Bunce Atkinson, Bunce D. Atkinson, Chapter 7 Trustee, 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232  |
| 517688025 | + Apex Tech School, 525 Ave. of Americas, New York, NY 10011-8413   |
| 517688041 | + Apex Tech School, Morgan, Bornstein, & Morgan, 1236 Brace Rd., Suite K, Cherry Hill, NJ 08034-3269  |
| 517688034 | + Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  |
| 517688035 | + Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037   |
| 517688040 | + McCabe, Weisberg & Conway, PC, 216 Haddon Ave., Suite 201, Collingswood, NJ 08108-2818  |
| 517938162 | + New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  |
| 517885297 | + New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675  |
| 517885298 | + New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675 Greenville, SC 29603-0675                      |
| 517688048 | + Peter C. Merani, P.C., 1001 Avenue of the Americas, Suite 1800, New York, NY 10018-5515   |
| 517688049 | + Port Authority of New York & New Jersey, 4 World Trade Center, 150 Greenwich Street, New York, NY 10007-2366  |
| 517688050 | + Professional Account Management, LLC, PO Box 1520, Milwaukee, WI 53201-1520   |
| 517811932 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-045 |
| 517688051 | + State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111   |
| 517743215 | + The Port Authority of New York and New Jersey, 4 WTC, 150 Greenwich St, 24th Floor, New York, NY 10007  |
| 517782416 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013   |
| 517688056 | + TransUnion, P.O. Box 2000, Crum Lynne, PA 19022   |

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

|           |   |                      |  |
|-----------|---|----------------------|--|
| aty       | Email/Text: ecf@gbclawgroup.com             | Oct 22 2020 21:50:00 | Justin M Gillman, Gillman, Bruton & Capone, LLC, 770 Amboy Ave, Edison, NJ 08837   |
| smg       | Email/Text: usanj.njbankr@usdoj.gov         | Oct 22 2020 21:52:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Oct 22 2020 21:52:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517688019 | + Email/Text: backoffice@affirm.com         | Oct 22 2020 21:53:00 | Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720  |
| 517688020 | + Email/Text: backoffice@affirm.com         | Oct 22 2020 21:53:00 | Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716  |
| 517688023 | + EDI: AMEREXPR.COM                         | Oct 23 2020 01:08:00 | Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  |
| 517688021 | + EDI: AMEREXPR.COM                         | Oct 23 2020 01:08:00 | Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  |
| 517688028 | EDI: CAPITALONE.COM                         | Oct 23 2020 01:08:00 | Capital One, 15000 Capital One Dr, Richmond,   |

District/off: 0312-3

User: admin

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|           |   |                      |   |
|-----------|---|----------------------|---|
| 517688026 | + EDI: CAPITALONE.COM                             | Oct 23 2020 01:08:00 | VA 23238<br>Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 517773160 | EDI: CAPITALONE.COM                               | Oct 23 2020 01:08:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 517688030 | + EDI: WFNNB.COM                                  | Oct 23 2020 01:08:00 | Comenitycapital/c21, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  |
| 517688031 | + EDI: WFNNB.COM                                  | Oct 23 2020 01:08:00 | Comenitycapital/c21, Po Box 182120, Columbus, OH 43218-2120   |
| 517688033 | EDI: DISCOVER.COM                                 | Oct 23 2020 01:08:00 | Discover Financial, Po Box 15316, Wilmington, DE 19850  |
| 517696148 | EDI: DISCOVER.COM                                 | Oct 23 2020 01:08:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |
| 517688032 | + EDI: DISCOVER.COM                               | Oct 23 2020 01:08:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025  |
| 517688036 | + Email/Text: Bankruptcy@homebridge.com           | Oct 22 2020 21:53:00 | Homebridge Financial I, 112 Townpark Dr Nw Ste 3, Kennesaw, GA 30144-3754   |
| 517813679 | + Email/Text: Bankruptcy@homebridge.com           | Oct 22 2020 21:53:00 | Homebridge Financial Services, Inc., 112 Town Park Drive, Suite 300, Kennesaw, GA 30144-3754  |
| 517688037 | EDI: IRS.COM                                      | Oct 23 2020 01:08:00 | Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346  |
| 517806321 | Email/PDF: resurgentbknotifications@resurgent.com | Oct 22 2020 23:31:03 | LVNV Funding, LLC its successors and assigns as, assignee of Golden Caps Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517688038 | + Email/Text: bk@lendingclub.com                  | Oct 22 2020 21:52:00 | Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985   |
| 517688042 | + Email/Text: Jerry.Bogar@conduent.com            | Oct 22 2020 21:53:00 | New Jersey E-ZPass, P.O. Box 4971, Trenton, NJ 08650-4971   |
| 517724065 | + EDI: AGFINANCE.COM                              | Oct 23 2020 01:08:00 | OneMain, PO Box 3251, Evansville, IN 47731-3251   |
| 517688043 | + EDI: AGFINANCE.COM                              | Oct 23 2020 01:08:00 | OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013   |
| 517688046 | + EDI: AGFINANCE.COM                              | Oct 23 2020 01:08:00 | OneMain Financial, Po Box 1010, Evansville, IN 47706-1010   |
| 517688045 | + EDI: AGFINANCE.COM                              | Oct 23 2020 01:08:00 | Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198   |
| 518143363 | EDI: PRA.COM                                      | Oct 23 2020 01:08:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541   |
| 518143364 | EDI: PRA.COM                                      | Oct 23 2020 01:08:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541            |
| 517688052 | EDI: TFSR.COM                                     | Oct 23 2020 01:08:00 | Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409  |
| 517688054 | EDI: TFSR.COM                                     | Oct 23 2020 01:08:00 | Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52409  |
| 517688053 | + EDI: TFSR.COM                                   | Oct 23 2020 01:08:00 | Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004   |
| 517688055 | + EDI: TFSR.COM                                   | Oct 23 2020 01:08:00 | Toyota Mtr, Po Box 9786, Cedar Rapids, IA 52409-0004  |

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|-----------|------------------------|----------------------|--|
| 517688057 | + EDI: VERIZONCOMB.COM | Oct 23 2020 01:08:00 | Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225 |
| 517688058 | + EDI: VERIZONCOMB.COM | Oct 23 2020 01:08:00 | Verizon, Po Box 650584, Dallas, TX 75265-0584  |

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 517938163 |               | New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint |
| 517688024 | *+            | Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  |
| 517688022 | *+            | Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  |
| 517688029 | *P++          | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238  |
| 517688027 | *+            | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 517688039 | *+            | Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985   |
| 517688044 | *+            | OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013  |
| 517688047 | *+            | OneMain Financial, Po Box 1010, Evansville, IN 47706-1010  |

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2020

Signature: /s/Joseph Speetjens